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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicants:	Kristin Hoyne Gomes, et al.	Docket No.:	20655.1000
Serial No.:	10/588,811	Filing Date:	June 11, 2007
Group Art Unit:	3695	Confirmation No.:	3994
TITLE:	SYSTEM AND METHOD USING ENHANCED AUTHORIZATION DATA TO REDUCE TRAVEL-RELATED TRANSACTION FRAUD	Examiner:	Siegfried E. Chencinski

REPLY AND AMENDMENT

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the final Office Action dated January 6, 2010, of which this Reply is filed within two months, please amend the above identified application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.